

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Nadine Lucille Jackson
 Debtor

Case No. 17-16405-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 12

Date Rcvd: Dec 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2017.

db +Nadine Lucille Jackson, 312 Scotland Drive, Newark, DE 19702-4055
 14011205 +PHFA, c/o Matteo S. Weiner, Esq., KML Law Group PC, 701 Market St., Ste. 5000,
 Phila., PA 19106-1541
 13986505 Sun East Federal Credit Un/ Master card, POB 37603, Aston, PA 19014-0603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: BTPDERSHAW.COM Dec 30 2017 00:38:00 TERRY P. DERSHAW, Dershaw Law Offices,

P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Dec 30 2017 00:41:15 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 30 2017 00:41:02
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 30 2017 00:41:14 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13986501 EDI: BANKAMER.COM Dec 30 2017 00:38:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19886-5019

13986502 +EDI: DISCOVERPL Dec 30 2017 00:38:00 Discover Personal Loans, P.O. Box 6105,
 Carol Stream, IL 60197-6105

13986502 +E-mail/Text: dplbk@discover.com Dec 30 2017 00:41:14 Discover Personal Loans,
 P.O. Box 6105, Carol Stream, IL 60197-6105

13986503 E-mail/Text: ELDABBAS@FREEDOMCU.ORG Dec 30 2017 00:41:00 Freedom Credit Union,
 CenterPointe Office Center, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862

13986504 E-mail/Text: blegal@phfa.org Dec 30 2017 00:41:10 PA Housing Finance Agency,
 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206

13986506 EDI: WFFC.COM Dec 30 2017 00:38:00 Wells Fargo Financial National Bank, P.O. Box 660553,
 Dallas, TX 75266-0553

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER on behalf of Creditor Pennsylvania Housing Finance Agency
 bkgroup@kmlawgroup.com
 TERESA BRADY on behalf of Debtor Nadine Lucille Jackson bankruptcy_queen@yahoo.com
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Nadine Lucille Jackson**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6755**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-16405-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nadine Lucille Jackson

12/28/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.